

**Dr. James Reilly,  
Spokesperson on Health, Fine Gael  
Speaking at the NWCI Members' Meeting, 19.02.09**

## **FairCare To Provide Health Insurance To All and End Two-Tier System**

I want to take this opportunity to tell you how Fine Gael's FairCare Policy will deliver improved medical care for you and your loved ones. In mid 2008 our Party Leader Enda Kenny, established a Health Commission to develop a radical and patient focused solution that will give us the Health service that we deserve within a five year time frame. Our approach is built around the patient, rewarding performance from doctors and hospitals, and ensuring that there will no longer be a two tier health system.

Over the last 10 years the health service has become a shambles. Government has thrown money at every problem, without making any fundamental change to the way the health system works. We regularly have over 350 people on trolleys in A&E, waiting lists that go on for months, outpatient waiting lists that go on for years and cancelled operations across the country.

Our health service is a fiasco, Fine Gael proposes to fix these problems in three phases; and by addressing Primary Care, Hospital Care and the model of financing the health system; by introducing Universal Health Insurance.

We will begin by slashing waiting lists, for a fraction of the money spent on the National Treatment Purchase Fund (NTPF) every year. We will restore Ministerial accountability in the Health system by establishing a Special Delivery unit, which will set non negotiable targets for access and waiting lists. This rigorous performance management system is working well in Northern Ireland, where problems in achieving waiting lists are brought directly to the Minister for Health's attention.

Fine Gael will further reduce demand for hospital beds, by giving Primary Care the priority it deserves. We will develop a comprehensive network of new Primary Care centres where groups of GPs with other health care professionals will treat patients **free** out of modern purpose built premises with access to x-ray, ultrasound and endoscopy so that patients can be diagnosed in their communities by the doctors who know them best. The centres will also include rooms for visiting specialists and will accommodate a robust community mental health service. The goal of every patient having a free GP package can be achieved within 5 years

We believe that the capital costs of this programme can largely be borne by the private sector, if appropriate long term contracts are put in place. This can be achieved within 5 years, with the introduction of Universal Health Insurance.

Fine Gael will further reduce patient flows to hospital by introducing an annual National Body Test (NBT) to pick up illness early, address chronic illnesses early and to prevent the complications that land people in hospital.

There will be some who will say that we cannot afford major reforms at a time of recession. To them I say: as budgets come under more pressure we can't afford not to

reform our €16 billion a year health system. It is also estimated that a further € 4 billion is going into the system in private contributions.

We will then introduce a “money-follows-the-patient” budgeting system so that hospitals are paid for how many patients they treat. Patients will no longer be seen as “costs” to the health service, but as sources of “income”.

Finally, we will deliver compulsory Universal Health Insurance where every man, woman and child will be covered. This will eliminate the unfair and inefficient public/private divide. Fine Gael has looked in particular detail at the Dutch system of Universal Health Insurance as a model for Ireland’s health service. The Netherlands spends only slightly more than us on health on a per capita basis, but has minimal waiting lists and is ranked number 1 in Europe for health.

Under Fine Gael’s proposals, we will move towards the Dutch system, adapted to Irish circumstances, where everyone has mandatory private health insurance, either subsidised or fully financed by the State. Strict community rating and an obligation to cover, which means that insurance companies will not be able to discriminate against anybody on the basis of age, sex, medical history. This will be underpinned by a system of Risk Equalisation, which will compensate insurers for covering higher risk, higher cost patients. The insurance model will also address mental health.

Patients will be able to choose from a number of competing insurance companies, all offering the same basic insurance package, which will be set by the Government. Our proposals are based on the idea of **managed competition**, Heath-care providers compete for contracts with insurers on price and quality of care. These reforms will provide us with a Single-tier system where **everyone has insurance**.

In conclusion, I want to welcome you to our special website, where *Fine Gael’s FairCare policy documents can be read in full*. More detailed reports will be published over the next few months. I hope that you can explore the various aspects of FairCare which I believe will bring very valuable facets to our health service: access, transparency, accountability and fairness; and choice. <http://www.faircare.ie/>

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